

Certificate of Notice Page 1 of 5
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Jason M. Rutledge Pamela A. Rutledge Debtors Case No. 18-16417-elf Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 3 Date Rcvd: Oct 16, 2018 Form ID: 309I Total Noticed: 54

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on					
Oct 18, 2018.					
db/jdb 14203970	+Jason M. Rutledge, Pamela A. Rutledge, 3162 Creek Road, Honey Brook, PA 19344-9632 +Apothaker Scian, PC, 520 Fellowship Road, Suite C306, P.O. Box 5496,				
14203973	Mount Laurel, NJ 08054-5496 Brandywine Hospital, P.O. Box 1022, Wixom, MI 48393-1022				
14203974	+CACH LLC, 200 Cummings Center, Suite 173D, Beverly, MA 01915-6190				
14203981	+Children's BOMC, P.O. Box 6324, Harlan, IA 51593-1824				
14203992	+Gary R. Rutledge, 134 Cambridge Road, Coatesville, PA 19320-5516				
14203994 14203995	+Guthy-Renker, LLC, 100 N Sepulveda Blvd., Suite 1600, El Segundo, CA 90245-5654 +Hayt Hayt & Landau, LLC, 123 S. Broad St., Suite 1660, Philadelphia, PA 19109-1003				
14203995	+Law Offices of Frederic Weiberg, 375 East Elm St., Suite 210, Conshohocken, PA 19428-1973				
14204027	PennyMac Loan Services, LLC, PO Box 514387, Los Angeles, CA 90051-4387				
14204320 +++Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021					
Notice by elec	tronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.				
aty	E-mail/Text: mconley@conleylawpractice.com Oct 17 2018 02:41:52 MATTHEW L. CONLEY,				
	Conley Law Practice LLC, 300 N. Pottstown Pike, Suite 220, Exton, PA 19341				
tr	+E-mail/Text: bncnotice@ph13trustee.com Oct 17 2018 02:44:18 WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229				
smg	E-mail/Text: megan.harper@phila.gov Oct 17 2018 02:43:51 City of Philadelphia,				
billig	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,				
	Philadelphia, PA 19102-1595				
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 17 2018 02:42:48				
	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,				
	Harrisburg, PA 17128-0946				
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 17 2018 02:43:23 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404				
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 17 2018 02:42:59 United States Trustee,				
abe	Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405				
14203968	+EDI: AMEREXPR.COM Oct 17 2018 06:23:00 American Express, P.O. Box 981537,				
	El Paso, TX 79998-1537				
14203971	+E-mail/Text: bk@avant.com Oct 17 2018 02:44:04 Avant / Webbank, 222 N. LaSalle St.,				
1.40000000	Suite 1700, Chicago, IL 60601-1101				
14203972	+EDI: TSYS2.COM Oct 17 2018 06:23:00 Barclays Bank of Delaware, 125 S. West St.,				
14203975	Wilmington, DE 19801-5014 +EDI: CAPITALONE.COM Oct 17 2018 06:23:00				
11203573	Salt Lake City, UT 84130-0285				
14203978	+E-mail/Text: bankruptcy@cavps.com Oct 17 2018 02:43:16 Cavalry Portfolio Services, LLC,				
	500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322				
14203980	+E-mail/Text: bankruptcy@cavps.com Oct 17 2018 02:43:16 Cavalry SPV I, LLC,				
14203982	500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321 +E-mail/Text: bankruptcycollections@citadelbanking.com Oct 17 2018 02:44:02 Citadel FCU,				
11203702	520 Eagleview Boulevard, Exton, PA 19341-1119				
14203985	+EDI: WFNNB.COM Oct 17 2018 06:23:00 Comenity Bank, P.O. Box 182120,				
	Columbus, OH 43218-2120				
14203983	EDI: WFNNB.COM Oct 17 2018 06:23:00 Comenity Bank, P.O. Box 182273,				
14000004	Columbus, OH 43218-2273 +EDI: WFNNB.COM Oct 17 2018 06:23:00				
14203984	+EDI: WFNNB.COM Oct 17 2018 06:23:00 Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789				
14203989	EDI: CBS7AVE Oct 17 2018 06:23:00 Country Door, 1112 7th Ave., Monroe, WI 53566-1364				
14203990	+EDI: RCSFNBMARIN.COM Oct 17 2018 06:23:00 Credit One Bank, P.O. Box 98872,				
	Las Vegas, NV 89193-8872				
14203991	EDI: DISCOVER.COM Oct 17 2018 06:23:00 Discover Bank, P.O. Box 15316,				
14200700	Wilmington, DE 19850-5316 EDI: DISCOVED COM Oct 17 2018 06:22:00 Discover Bank Discover Braduata Inc				
14208798	EDI: DISCOVER.COM Oct 17 2018 06:23:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025				
14203993	EDI: CBS7AVE Oct 17 2018 06:23:00 Ginny's, 1112 7th Ave., Monroe, WI 53566-1364				
14204004	+E-mail/Text: bankruptcy@hsn.net Oct 17 2018 02:44:01 HSN, P.O. Box 9090,				
	Clearwater, FL 33758-9090				
14204006	EDI: IRS.COM Oct 17 2018 06:23:00 Internal Revenue Service,				
4.400.400.	Centralized Insolvency Operation, P. O. Box 7346, Philadelphia, PA 19101-7346				
14204007	EDI: JEFFERSONCAP.COM Oct 17 2018 06:23:00				
14204010	Saint Cloud, MN 56303 +EDI: RESURGENT.COM Oct 17 2018 06:23:00 LVNV Funding LLC, P.O. Box 1269,				
14204010	Greenville, SC 29602-1269				
14209816	EDI: RESURGENT.COM Oct 17 2018 06:23:00 LVNV Funding, LLC, c/o Resurgent Capital Services,				
	PO BOX 10675, Greenville, SC 29603-0675				
14204012	+EDI: TSYS2.COM Oct 17 2018 06:23:00 Macys, P.O. Box 8218, Mason, OH 45040-8218				
14204014	+EDI: MID8.COM Oct 17 2018 06:23:00 Midland Credit Management, Inc., 2365 Northside Drive,				
Suite 300, San Diego, CA 92108-2709 14204015 +EDI: MID8.COM Oct 17 2018 06:23:00 Midland Funding, 2365 Northside Drive, #300,					
T47040T2	+EDI: MID8.COM Oct 17 2018 06:23:00 Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2709				
14204025	EDI: CBS7AVE Oct 17 2018 06:23:00 Montgomery Ward, 1112 7th Ave., Monroe, WI 53566-1364				
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Date Rcvd: Oct 16, 2018

User: dlv

District/off: 0313-2

Form ID: 309I Total Noticed: 54 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 14204026 +EDI: AGFINANCE.COM Oct 17 2018 06:23:00 OneMain Financial, P.O. Box 1010, Evansville, IN 47706-1010 EDI: PRA.COM Oct 17 2018 06:23:00 14204028 Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502 EDI: RMSC.COM Oct 17 2018 06:23:00 QVC, Inc., 14204032 1200 Wilson Drive at Studio Park, West Chester, PA 19380 EDI: Q3G.COM Oct 17 2018 06:23:00 14212382 Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788 14204033 +EDI: CBS7AVE Oct 17 2018 06:23:00 Swiss Colony, 1515 S. 21st St., Clinton, IA 52732-6676 14204039 +EDI: RMSC.COM Oct 17 2018 06:23:00 Synchrony Bank, P.O. Box 965024, Orlando, FL 32896-5024 +EDI: RMSC.COM Oct 17 2018 06:23:00 14204034 Synchrony Bank, P.O. Box 965005, Orlando, FL 32896-5005 +EDI: RMSC.COM Oct 17 2018 06:23:00 14204038 Synchrony Bank, P.O. Box 965015, Orlando, FL 32896-5015 +EDI: RMSC.COM Oct 17 2018 06:23:00 14204035 Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036 EDI: TDBANKNORTH.COM Oct 17 2018 06:23:00 +EDI: USAA.COM Oct 17 2018 06:23:00 USA San Antonio, TX 78265-3009 14204041 TD Bank, P.O. Box 84037, Columbus, GA 31908 14204042 USAA Federal Savings Bank, P.O. Box 33009, 14204044 +EDI: VERIZONCOMB.COM Oct 17 2018 06:23:00 Verizon, P.O. Box 15124, Albany, NY 12212-5124 14204045 +EDI: WFFC.COM Oct 17 2018 06:23:00 Wells Fargo Card Service, P.O. Box 14517, Des Moines, IA 50306-3517 TOTAL: 43 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
+American Express, P.O. Box 981537, El Paso, TX 79998-1537 14203969* P.O. Box 30285, Salt Lake City, UT 84130-0285 14203976* +Capital One Bank, +Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285 +Cavalry Portfolio Services, LLC, 500 Summit Lake Drive, Suite 400, Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273 +Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789 14203977* 14203979* Valhalla, NY 10595-2322 14203988* 14203986* +Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789 +HSN, P.O. Box 9090, Clearwater, FL 33758-9090 +Hayt Hayt & Landau, LLC, 123 S. Broad St., Suite 1660, +Hayt Hayt & Landau, LLC, 123 S. Broad St., Suite 1660, 14203987* 14204005* 14203996* Philadelphia, PA 19109-1003 14203997* Philadelphia, PA 19109-1003 123 S. Broad St., Suite 1660, Philadelphia, PA 19109-1003 14203998* +Hayt Hayt & Landau, LLC, 14203999* +Hayt Hayt & Landau, LLC, 123 S. Broad St., Suite 1660, Philadelphia, PA 19109-1003 14204000* +Hayt Hayt & Landau, LLC, 123 S. Broad St., Suite 1660, Philadelphia, PA 19109-1003 14204001* +Hayt Hayt & Landau, LLC, 123 S. Broad St., Suite 1660, Philadelphia, PA 19109-1003 123 S. Broad St., Suite 1660, +Hayt Hayt & Landau, LLC, 14204002* Philadelphia, PA 19109-1003 +Hayt Hayt & Landau, LLC, 123 S. Broad St., Suite 1660, Philadelphia, 1 ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 14204003* Philadelphia, PA 19109-1003 14204008* (address filed with court: Jefferson Capital Systems, 16 Mcleland Road, Saint Cloud, MN 56303) +LVNV Funding LLC, P.O. Box 1269, Greenville +Macys, P.O. Box 8218, Mason, OH 45040-8218 +Midland Funding, 2365 Northside Drive, #300 14204011* Greenville, SC 29602-1269 14204013* 14204016* #300, San Diego, CA 92108-2709 14204017* +Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2709 #300, 14204018* +Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709 14204019* +Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2709 San Diego, CA 92108-2709 14204020* +Midland Funding, 2365 Northside Drive, #300, 14204021* +Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2709 14204022* +Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2709 +Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2709 14204023* +Midland Funding, 2365 Northside Drive, #300, ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, San Diego, CA 92108-2709 NORFOLK VA 23541-1067 14204024* 14204029* (address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502) 14204030* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502) ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 14204031* (address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502) 14204040* +Synchrony Bank, P.O. Box 965015, Orlando, FL 32896-5015 14204036* +Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036 Orlando, FL 32896-5036 P.O. Box 965036, 14204037* +Synchrony Bank, +USAA Federal Savings Bank, P.O. Box 33009, 14204043* San Antonio, TX 78265-3009 14204046* +Wells Fargo Card Service, P.O. Box 14517, Des Moines, IA 50306-3517 TOTALS: 0, * 36, ## 0

Addresses marked $^{\prime}$ + $^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

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District/off: 0313-2 User: dlv Page 3 of 3 Date Rcvd: Oct 16, 2018 Form ID: 309I Total Noticed: 54

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2018 at the address(es) listed below:

DDET 12, 2018 at the address(es) itsted below.

KEVIN G. MCDONALD on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmllawgroup.com

MATTHEW L. CONLEY on behalf of Joint Debtor Pamela A. Rutledge mconley@conleylawpractice.com

MATTHEW L. CONLEY on behalf of Debtor Jason M. Rutledge mconley@conleylawpractice.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 5

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	CELUICALE OF INCUL	C Faye 4 UI J
Information to i	identify the case:	o rago rare
Debtor 1	Jason M. Rutledge	Social Security number or ITIN xxx-xx-4775
	First Name Middle Name Last Name	EIN
Debtor 2	Pamela A. Rutledge	Social Security number or ITIN xxx-xx-0197
(Spouse, if filing)	First Name Middle Name Last Name	EIN
United States Bankruptcy Court		Date case filed for chapter 13 9/26/18
Case number: 18-	Date case filed for chapter 13 9/26/18 17-elf	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Jason M. Rutledge	Pamela A. Rutledge
2.	All other names used in the last 8 years		
3.	Address	3162 Creek Road Honey Brook, PA 19344	3162 Creek Road Honey Brook, PA 19344
4.	Debtor's attorney Name and address	MATTHEW L. CONLEY Conley Law Practice LLC 300 N. Pottstown Pike Suite 220 Exton, PA 19341	Contact phone 610–524–3200 Email: mconley@conleylawpractice.com
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M Reading Office 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 10/16/18

For more information, see page 2

Certificate of Notice Page 5 of 5 Debtor Jason M. Rutledge and Pamela A. Rutledge

Case number 18-16417-elf

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 14, 2018 at 12:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 1/13/19	
	deadlines.	 a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or 		
		 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 12/5/18	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 3/25/19	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the d Secured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrenderight to a jury trial.	paid on your claim. To be paid, you must file a ebtor filed. her they file a proof of claim. Filing a proof of with consequences a lawyer can explain. For	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 1354.00 The hearing on confirmation will be held on: 12/11/18 at 10:00 AM, Location: Courtroom #1, 900 Market Street	·	
10	D. Creditors with a foreign address			
1	1. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a de However, unless the court orders otherwise, the debts will not be discharged until all payments under the are made. A discharge means that creditors may never try to collect the debt from the debtors personally as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the dea you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f) must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.			scharged until all payments under the plan to the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If their debts under 11 U.S.C. § 1328(f), you	